

## **Maximize Your Dental Insurance Benefits**

You could save hundreds or even thousands of dollars by using your dental benefits before the end of the year. While some dental insurance plans run on a fiscal year, most run on a calendar year. If your dental insurance plan is a calendar year, then these reasons below will show you why you should make a dental appointment now.

### **Yearly Maximum**

The yearly maximum is the most money that the dental insurance plan will pay for your dental work within one full year. This amount varies by insurance company, but the average is around \$1,000 per year, per person in your family. The yearly maximum usually renews every year (on January 1, if your plan is a calendar year). If you have unused benefits, you will lose them because they will not rollover to the next year, you will start over again.

### **Deductible**

The deductible is the amount of money you must pay to your dentist out of pocket before your insurance company will pay for any services. The amount of the deductible varies from one plan to another and could be higher if you choose an out of network dentist. However, the average deductible for a dental insurance company is \$50 per year. You also have to meet the deductible again as the plan rolls over each calendar year.